

In the Claims

1. A method for keeping expenses in an Internet expense account comprising:
 - swiping a card having a person's email address encoded on said card through a card reader;
 - entering information about said expense into said card reader;
 - entering said information into fields of said Internet expense account..
2. The method of claim 1 wherein further information is entered into the Internet expense account other than said information from said card.
3. The method of claim 1 wherein information from said card can not be deleted.
4. A system for generating an Internet Expense Account comprising:
 - a card having a person's email address
 - a text document made up of fields;
 - said text document being part of an email server;
 - said system allowing information to be transferred from said card to said text document.
5. The system of claim 4 wherein said fields include expenses, date, and name of party to whom payment is due.
6. The system of claim 4 wherein said field s further comprise to whom said expenses are billable.
7. The system of claim 4 wherein said system allows further information to be inputted into said text document.
8. The system of claim 4 wherein said information from said card can not be changed in said text document.

- [illegible]